

EXHIBIT

A

NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE:

Geo Number: 33822033 CD: 0

RICHARDS, ED
107 WATSON ST
DILLONVALE, OH 43917

We are giving you this notice to inform you that:

The building or manufactured (mobile) home securing the loan for which you have applied is located in an area with special flood hazards. The area has been identified by the Director of the Federal Emergency Management Agency (FEMA) as a Special Flood Hazard area using the current in-force FEMA Map for the following community: DILLONVALE, OH, on map 390298 0001B.

This area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%). By comparison, the national average risk of fire over 30 years is about 1%. Current in-force FEMA Maps are intended for federal flood insurance purposes only, do not show all areas subject to flooding, are difficult to interpret, and sometimes have errors.

Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the building securing the loan is located in a Special Flood Hazard Area. If you would like to make such a request, please contact us at the number listed below for further information.

The community in which the building securing the loan is located participates in the Regular Phase of the National Flood Insurance Program (NFIP). Federal law will not allow your lender to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on your building, Federal law authorizes and requires your lender to purchase the flood insurance for you at your expense.

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the Write Your Own (WYO) Program. Flood insurance also may be available from private insurers that do not participate in the NFIP.

- * At a minimum, flood insurance purchased must cover the lesser of:
- (1) the outstanding principal balance of the loan or the replacement cost of the buildings depending on the type of loan and the lender's policy; or
 - (2) the value of the improved property, mobile home and/or personal property used to secure the loan; or
 - (3) the maximum available from the NFIP.

Flood insurance coverage under the NFIP is limited to the overall value of the property securing the loan minus the value of the land on which the property is located.

Federal disaster relief assistance, usually in the form of a low-interest loan, may be available (when there is a Presidential Declaration) for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.

If during the life of your loan, there is a change in FEMA Community Status and/or the FEMA Flood Map, you may be required to have a new flood hazard determination performed. Also, you may be required to obtain flood insurance or an additional amount of flood insurance or the lender can purchase flood insurance coverage at your expense.

Homeowners insurance does not cover loss from flooding - only a separate Flood Insurance policy provides coverage for flood damage. Contents coverage to protect your personal property must be purchased as a separate policy.

I/We acknowledge receipt of the above Notice within a reasonable time prior to the completion of this transaction.

Borrower: _____
Signature Date

Borrower: _____
Signature Date

Lender: _____
Signature (Optional) Date

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

Geotrac
3900 Laylin Road
Norwalk, OH 44857
1-800-GEOTRAC

DATE OF DETERMINATION

11/08/2001

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Received Time Nov. 8. 7:48PM